

 Department of Veterans Affairs		CREDIT STATEMENT OF PROSPECTIVE PURCHASE	
<p>PRIVACY ACT STATEMENT: The information collected on this form will serve as an application for credit from VA in connection with an offer to purchase a VA-acquired property, as authorized by law (38 U.S.C. 3720(a)(5)). Failure to provide the requested credit information could result in disapproval of your application for a loan. Under the Debt Collection Act of 1982, VA is required to collect the social security numbers of loan applicants. VA may conduct computer matches to verify the information you will furnish. Under the financial privacy act of 1978, VA may obtain financial records held by financial institutions in connection with the consideration or administration of assistance to you. Such financial records will be available to VA without further notice or authorization. VA records will not be disclosed outside VA unless authorized by law including the routine uses identified in VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records-VA, published in the Federal Register.</p>			
<p>RESPONDENT BURDEN: Public reporting burden for this collection of information is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Clearance Officer (723), 810 Vermont Ave., NW, Washington, DC 20420; and to the Office of Management and Budget, Paperwork Reduction Project (2900-0029), Washington, DC 20503. Do NOT send requests for benefits to these addresses.</p>			
GENERAL INFORMATION			
1A. APPLICANT NAME AND MAILING ADDRESS		2 VA PROPERTY IDENTIFIER	
		2 VA PROPERTY ADDRESS	
4A. NUMBER OF YEARS AT THIS ADDRESS _____	4B. REQUESTED LOAN AMOUNT \$ _____	5. DOWNPAYMENT AMOUNT \$ _____	6 REHABILITATION \$ _____
7. TERM AND INTEREST		8 APPLICANT'S DAYTIME	9. MARITAL STATUS
YEARS _____	PERCENT _____	()	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated
11. ATTACHMENTS <input type="checkbox"/> ALL INCOME <input type="checkbox"/> OTHER (Specify) _____		12. NAME, MAILING ADDRESS AND TELEPHONE NUMBER OF RELATIVE NOT RESIDING WITH APPLICANT	
<input type="checkbox"/> SEPARATE CREDIT STATEMENT A CO-APPLICANT WHO IS NOT THE SPOUSE OF APPLICANT NAMED IN ITEM 1.			
13. IF ANY OF THE FOLLOWING THREE STATEMENTS APPLIES TO THE REQUESTED LOAN, THEN CREDIT INFORMATION CONCERNING THE SPOUSE WILL BE NECESSARY TO EVALUATE THE CREDIT RISK. PLEASE MARK THE STATEMENTS THAT APPLY TO THE REQUESTED LOAN: <input type="checkbox"/> THE APPLICANT IS MARRIED AND RESIDES IN, OR THE PROPERTY IS LOCATED IN, A COMMUNITY PROPERTY STATE. <input type="checkbox"/> THE APPLICANT WILL RELY ON INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE OR ON THE INCOME OR ASSETS OF A SPOUSE TO REPAY THE LOAN. <input type="checkbox"/> THE APPLICANT WILL BE JOINTLY OBLIGATED WITH THE SPOUSE TO REPAY THE LOAN.			
APPLICANT		SPOUSE CO-APPLICANT	
14A. DATE OF BIRTH _____	14B. SOCIAL SECURITY NUMBER _____	15A. DATE OF BIRTH _____	15B. SOCIAL SECURITY NUMBER _____
14C. EMPLOYER NAME AND MAILING ADDRESS <input type="checkbox"/> SELF EMPLOYED	14D. YEARS WITH EMPLOYER _____	15C. EMPLOYER NAME AND MAILING ADDRESS <input type="checkbox"/> SELF EMPLOYED	15D. YEARS WITH EMPLOYER _____
	14E. YEARS IN OCCUPATION _____		15E. YEARS IN OCCUPATION _____
14F. JOB TITLE/TYPE OF BUSINESS _____	14G. BUSINESS TELEPHONE () _____	15F. JOB TITLE/TYPE OF BUSINESS _____	15G. BUSINESS TELEPHONE () _____
<p>If working for more than one employer, or employed at a present job less than two years, continue to furnish job or training information to cover the latest two-year period. Use a separate sheet, if necessary.</p>			
16A. EMPLOYER NAME AND MAILING ADDRESS <input type="checkbox"/> SELF EMPLOYED	16B. DATES FROM - TO ____ - ____	17A. EMPLOYER NAME AND MAILING ADDRESS <input type="checkbox"/> SELF EMPLOYED	17B. DATES FROM - TO ____ - ____
	16C. MONTHLY INCOME \$ _____		17C. MONTHLY INCOME \$ _____
16D. JOB TITLE/TYPE OF BUSINESS _____	16E. BUSINESS TELEPHONE () _____	17D. JOB TITLE/TYPE OF BUSINESS _____	17E. BUSINESS TELEPHONE () _____
18. COMBINED ASSETS AND CASH/MARKET VALUES			
A. OTHER LOAN/GIFT TO BUY THIS PROPERTY	\$ _____	F. FURNITURE, HOUSEHOLD GOODS	\$ _____
B. CASH ON HAND, CHECKING ACCOUNTS	\$ _____	G. VEHICLE (YEAR AND MODEL)	\$ _____
C. SAVINGS ACCOUNTS, CERTIFICATES, BONDS	\$ _____	H. OTHER	\$ _____
D. STOCKS, OTHER SECURITIES	\$ _____	I. OTHER	\$ _____
E. REAL ESTATE OWNED OTHER THAN HOME	\$ _____	J. OTHER	\$ _____
VA FORM 26-6705b JUL 1992			
EXISTING STOCKS OF VA FORM 26-6705B, JUL 1991, WILL BE USED.			
PURCHASE OFFER NO: _____			

AUTHORIZATION TO RELEASE INFORMATION			
<p>I hereby authorize VA (United States Department of Veterans Affairs) to verify records of my past and present employment and income, as well as financial accounts and other asset balances, to obtain a consumer and/or business credit report and verify information regarding my past and present credit accounts, including rental accounts, in order to process my credit statement to VA. I acknowledge that VA is in compliance with the Right to Financial Privacy Act of 1978 (Title XI, Public Law 95-630), in connection with this request for access to financial records. I request all referenced employers, financial institutions, landlords and other creditors to accept a photocopy of this signed authorization as evidence of my consent to release the requested information to VA.</p>			
SIGNATURE OF APPLICANT		DATED SIGNED	SIGNATURE OF SPOUSE CO-APPLICANT
VA FORM 26-6705b (cg) JUL 1992		CONTINUE ON REVERSE	

CHECKING, SAVINGS AND INVESTMENT ACCOUNT INFORMATION					
19A. BANK, CREDIT UNION OR OTHER DEPOSITORY NAMES AND MAILING			19B. ACCOUNT NUMBER AND PURPOSE		19C. BALANCE
SOURCES OF INCOME AND COMBINED EXPENSES					
20A. SOURCE OF INCOME AND GROSS MONTHLY AMOUNTS		20B. APPLICANT BORROWER	20C. SPOUSE CO-APPLICANT	21A. COMBINED EXPENSES AND GROSS MONTHLY AMOUNTS	
21B. PRESENT HOME		21C. REQUESTED LOAN			
(1) BASE SALARY, WAGES		\$	\$	(1) <input type="checkbox"/> HOME LOAN PAYMENT <input type="checkbox"/> RENT	
(2) OVERTIME, PART-TIME		\$	\$	(2) <input type="checkbox"/> HAZARD INSURANCE <input type="checkbox"/> LOAN INSURANCE	
(3) BONUSES, COMMISSIONS		\$	\$	(3) REAL ESTATE TAXES	
(4) INTEREST, DIVIDENDS		\$	\$	(4) HOMEOWNER ASSOCIATION DUES	
(5) PENSION, COMPENSATION		\$	\$	(5) DEPENDENT CARE	
(6) REAL ESTATE RENTAL		\$	\$	(6) OTHER	
Disclose the following income only if needed to repay the loan. Send VA copies of court documents and evidence of payments.			SELF EMPLOYMENT: Send VA copies of tax returns and financial (profit/loss) statements for the last two years.		
(7) ALIMONY, SEPARATE MAINTENANCE		\$	\$	RENTAL PROPERTY: Send VA copies of latest list of property addresses, creditors, loan and rental amounts related to investment real estate owned.	
(8) CHILD SUPPORT		\$	\$		
LOANS AND OTHER CREDIT ACCOUNT INFORMATION					
(List your charge card accounts, installment loans, and any other debts you owe. Include present landlords with other creditors and attach a separate sheet, if necessary, to list and explain additional credit accounts, including any past due amounts, judgments, collections and foreclosures against you, deeds in lieu of foreclosure, bankruptcies filed within the past seven years and court orders to pay separate maintenance, alimony or child support.)					
22A. LANDLORD AND OTHER CREDITOR NAMES AND MAILING ADDRESSES			22B. ACCOUNT NUMBERS AND PURPOSE		22C. BALANCE
22D. PAYMENT PER MONTH					
ACKNOWLEDGMENTS - I acknowledge that the Federal Government, its agents or assigns, are authorized by law to take any and all of the following actions in the event that payments become delinquent on the loan described in this application: (1) Report my name and account information to a credit bureau, (2) Charge penalty amounts and additional interest for the period of time that the loan is delinquent, (3) Charge additional amounts to cover additional administrative costs of servicing the delinquent loan, (4) Offset other amounts owed to me under other Federal programs, (5) Refer my account to a private attorney, collection agency or servicing agency to conduct computer matches, collect the amount due, foreclose the loan, sell the property and seek judgement against me for any deficiency, (6) Refer my account to the Department of Justice for litigation in the courts, (7) If I am a current to retired Federal employee, take action to offset my salary or retirement benefits, (8) Refer my debt to the Internal Revenue Service as my taxable income. These actions may be used to recover any debt owed, when it is determined to be in the interest of the Federal Government, it agents or assigns, to do so. I understand that Federal debts include grants, benefit overpayments, delinquent taxes and direct, guaranteed or insured loans for education, business or housing, and that delinquencies are defined as follows: a grant is delinquent if a disallowed amount has not been repaid or resolved; a direct loan is delinquent if a scheduled payment is more than 31 days past due; a guaranteed or insured loan is delinquent if the debt has been purchased by the Federal Government because the loan agreement was breached by the borrower and is in default.					
23. ARE YOU DELINQUENT ON ANY FEDERAL DEBT OR HAVE YOU FILED BANKRUPTCY OR HAS A LOAN FORECLOSED WITHIN THE LAST SEVEN YEARS? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "YES" explain above or on attached sheet)					
AGREEMENTS - Neither I, nor anyone authorized to act for me will restrict the sale or rental of the property covered by this application for credit to any person because of race, color, religion, sex, handicap, familial status or national origin. I understand that such restriction is illegal. I understand that, if I obtain a loan from VA to purchase a property acquired through VA Loan Guaranty operations, VA may either retain or sell the rights to collect the payments and otherwise service the loan, and that during the last 3 years VA has sold and expects to continue to sell the servicing rights to more than 76 percent of such loans. I understand that VA may retain this application and any supporting documents, even if the loan is not approved. I agree to notify VA if my income or expenses should change prior to closing.					
CERTIFICATIONS - I certify that all information contained in this application for credit is true and complete to the best of my knowledge and that verification may be obtained from any source herein. I understand that if I give false information, I may be charged penalties or may be subject to criminal prosecution.					
24A. SIGNATURE OF APPLICANT		24B. DATE SIGNED		25A. SIGNATURE OF SPOUSE CO-APPLICANT	
25B. DATE SIGNED					
FEDERAL LAW PROHIBITS A CREDITOR FROM DISCRIMINATING ON THE BASIS OF THE FOLLOWING FEDERAL GOVERNMENT MONITORING INFORMATION, OR THE FACT THAT IT IS NOT FURNISHED. YOU ARE NOT REQUIRED, BUT ENCOURAGED, TO FURNISH THIS INFORMATION.					
26. APPLICANT (If you do not wish to complete the items below, please initial here.)			INITIALS		
27. SPOUSE CO-APPLICANT (If you do not wish to complete the items below, please initial here.)			INITIALS		
RACE/ETHNIC		SEX		RACE/ETHNIC	
<input type="checkbox"/> BLACK		<input type="checkbox"/> FEMALE		<input type="checkbox"/> BLACK	
<input type="checkbox"/> ASIAN OR PACIFIC ISLANDER		<input type="checkbox"/> MALE		<input type="checkbox"/> ASIAN OR PACIFIC ISLANDER	
<input type="checkbox"/> HISPANIC				<input type="checkbox"/> HISPANIC	
<input type="checkbox"/> WHITE				<input type="checkbox"/> WHITE	
<input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE				<input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE	
<input type="checkbox"/> OTHER				<input type="checkbox"/> OTHER	